

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
Joseph J. Tapella § Case No. 15-40305
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Zane L. Zielinski, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 81,600.00 (Without deducting any secured claims)	Assets Exempt: 49,702.00
Total Distributions to Claimants: 13,422.91	Claims Discharged Without Payment: 316,017.97
Total Expenses of Administration: 5,795.09	

3) Total gross receipts of \$ 23,500.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 4,282.00 (see **Exhibit 2**), yielded net receipts of \$ 19,218.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 52,947.07	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	5,795.09	5,795.09	5,795.09
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	13,237.00	12,815.46	12,815.46	12,815.46
GENERAL UNSECURED CLAIMS (from Exhibit 7)	251,978.32	40,632.32	40,632.32	607.45
TOTAL DISBURSEMENTS	\$ 318,162.39	\$ 59,242.87	\$ 59,242.87	\$ 19,218.00

4) This case was originally filed under chapter 7 on 11/25/2015 . The case was pending for 14 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/09/2017 By: /s/Zane L. Zielinski, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
1956 Chevy 210 Vehicle	1129-000	14,000.00
1963 Plymouth Fury	1129-000	9,500.00
TOTAL GROSS RECEIPTS		\$ 23,500.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
American Auction Associates	Exemptions	8100-002	4,282.00
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 4,282.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	New Century Federal Credit Union 971 Collins St. Joliet, IL 60432-2736		1,656.93	NA	NA	0.00
	PNC Bank PO Box 856177 Louisville, KY 40285-6177		51,290.14	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 52,947.07	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Zane L. Zielinski, Trustee	2100-000	NA	2,671.80	2,671.80	2,671.80
Zane L. Zielinski, Trustee	2200-000	NA	254.33	254.33	254.33
Associated Bank	2600-000	NA	120.68	120.68	120.68
Alan D. Lasko & Associates P.C.	3310-000	NA	1,756.23	1,756.23	1,756.23
Alan D. Lasko & Associates P.C.	3420-000	NA	42.05	42.05	42.05
American Auction Associates, Inc.	3620-000	NA	950.00	950.00	950.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 5,795.09	\$ 5,795.09	\$ 5,795.09

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Internal Revenue Service Centralized Insolvency Operations P.O. Box 7346 Philadelphia, PA 19101-7346		2,000.00	NA	NA	0.00
1	Illinois Department Of Revenue	5800-000	4,500.00	1,964.81	1,964.81	1,964.81
2	Internal Revenue Service	5800-000	6,737.00	10,850.65	10,850.65	10,850.65
TOTAL PRIORITY UNSECURED CLAIMS			\$ 13,237.00	\$ 12,815.46	\$ 12,815.46	\$ 12,815.46

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Advanced Urology Associates 1541 Riverboat Center Drive Joliet, IL 60431-9341		920.00	NA	NA	0.00
	Alliance One PO Box 3102 Southeastern, PA 19398-3102		180.00	NA	NA	0.00
	Associate Pathologists of Joliet 39784 Treasury Center Chicago, IL 60694-9700		7,574.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	ATG Credit, LLC P.O. Box 14895 Chicago, IL 60614- 4895		0.00	NA	NA	0.00
	Biehl & Biehl, Inc. PO Box 87410 Carol Stream, IL 60188-7410		34,932.44	NA	NA	0.00
	Cardiology Interpretation II 2801 Black Road Suite A Joliet, IL 60435-2929		25.00	NA	NA	0.00
	Central DuPage Hospital PO Box 4090 Carol Stream, IL 60197-4090		166.88	NA	NA	0.00
	Client Services, Inc PO Box 1503 Saint Peters, MO 63376- 0027		13,996.88	NA	NA	0.00
	Client Services, Inc. PO Box 1503 Saint Peters, MO 63376		0.00	NA	NA	0.00
	Credence Resource Management PO Box 2268 Southgate, MI 48195-4147		58.20	NA	NA	0.00
	Creditors Collection PO Box 63 Kankakee, IL 60901		220.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Creditors Discount & Audit Co 415 E. Main Street P.O. Box 213 Streator, IL 61364		2,450.00	NA	NA	0.00
	Emp of Will County, LLC Attn 848462X PO Box 14000 Belfast, ME 04915		1,723.60	NA	NA	0.00
	Escallate, LLC PO Box 630906 Cincinnati, OH 45263-0906		0.00	NA	NA	0.00
	Hari P. Gadde MD 330 N Madison Street L11 Joliet, IL 60435		250.00	NA	NA	0.00
	Haveric Medical PO Box 621 Hinsdale, IL 60522		1,558.00	NA	NA	0.00
	Heart Care Centers of IL P.O. Box 766 Bedford Park, IL 60499-0766		40.00	NA	NA	0.00
	Joliet Cardiology Center P.O. Box 379 Orland Park, IL 60462		4,880.00	NA	NA	0.00
	Joliet Diabetes and Endocrinology 1715 Glenwood Avenue Joliet, IL 60435-5835		1,930.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Joliet Headach & Neuro 801 N. Larkin Ave. Ste. 103 Joliet, IL 60435-3442		720.00	NA	NA	0.00
	Joliet Radiological Serv. Corp. 36910 Treasury Ctr Chicago, IL 60694-6900		1,595.00	NA	NA	0.00
	Kurtz Ambulance Service Inc. P.O. Box 457 Wheeling, IL 60090-0457		96.20	NA	NA	0.00
	Millennia Patient Services PO Box 1180 Sharpsburg, GA 30277		40.00	NA	NA	0.00
	MiraMed Revenue Group Dept 77304 PO Box 77000 Detroit, MI 48277-0304		0.00	NA	NA	0.00
	MiraMed Revenue Group, LLC 991 Oak Creek Drive Lombard, IL 60148-6408		0.00	NA	NA	0.00
	MRS Associates, Inc. 1930 Olney Avenue Cherry Hill, NJ 08003		5,391.24	NA	NA	0.00
	Nationwide Credit & Collection PO Box 3219 Oak Brook, IL 60523-8852		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Northeast Endocrinology 2222 Weber Road Joliet, IL 60435		94.00	NA	NA	0.00
	Northland Group P.O. Box 390905 Minneapolis, MN 55439		0.00	NA	NA	0.00
	Presence Home Care 18927 Hickory Creek Drive Suite 300 Mokena, IL 60448		4,705.20	NA	NA	0.00
	Presence St Joseph Medical Center PO Box 88097 Chicago, IL 60680-1097		125,000.00	NA	NA	0.00
	PSJMC Physician Billing 75 Remittance SR Suite 1577 Chicago, IL 60675		3,509.86	NA	NA	0.00
	United Collection Bureau PO Box 140310 Maumee, OH 43537		0.00	NA	NA	0.00
	United Collection Bureau, Inc. 5620 Southwyck Blvd Suite 206 Toledo, OH 43614		8,669.53	NA	NA	0.00
	Yatin Shah, MD 2025 S. Chicago St. Joliet, IL 60436		320.00	NA	NA	0.00
2A	Internal Revenue Service	7100-000	3,010.00	12,495.57	12,495.57	186.81

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
3	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	5,310.60	5,310.60	5,310.60	79.39
4	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	22,611.69	22,611.69	22,611.69	338.04
1A	Illinois Department Of Revenue	7100-001	NA	214.46	214.46	3.21
TOTAL GENERAL UNSECURED CLAIMS			\$ 251,978.32	\$ 40,632.32	\$ 40,632.32	\$ 607.45

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit 8

Case No: 15-40305 BWB Judge: Bruce W. Black Trustee Name: Zane L. Zielinski, Trustee
Case Name: Joseph J. Tapella Date Filed (f) or Converted (c): 11/25/2015 (f)
341(a) Meeting Date: 12/21/2015
For Period Ending: 01/09/2017 Claims Bar Date: 04/19/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 1614 Sugar Creek Court, Joliet, IL 60433	95,000.00	0.00		0.00	FA
2. Checking - Chase	318.00	0.00		0.00	FA
3. Checking - Pnc Bank	800.00	0.00		0.00	FA
4. Checking - Bmo Harris	100.00	0.00		0.00	FA
5. Used Furniture 20 Plus Years Co-Owned With Non- Filing Spous	1,000.00	0.00		0.00	FA
6. Clothing	500.00	0.00		0.00	FA
7. Western Southern Life Insurance Account	2,000.00	0.00		0.00	FA
8. Term Insurance Knights Of Columbus	1.00	0.00		0.00	FA
9. Northwestern Mutual Insurance Whole Life Policy	25,000.00	0.00		0.00	FA
10. Northwestern Mutual Term Life Policy	1.00	0.00		0.00	FA
11. Ira	800.00	0.00		0.00	FA
12. 2005 Chevy Suburban 160,000 Miles Not Running	1,500.00	0.00		0.00	FA
13. 1956 Chevy 210 Vehicle	8,000.00	0.00		14,000.00	FA
14. 1963 Plymouth Fury	10,000.00	0.00		9,500.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

			Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$145,020.00	\$0.00	\$23,500.00	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee submitted his final report for review on October 20, 2016.

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Initial Projected Date of Final Report (TFR): 01/31/2017

Current Projected Date of Final Report (TFR): 10/20/2016

Exhibit 8

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-40305
Case Name: Joseph J. Tapella

Trustee Name: Zane L. Zielinski, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX4545
Checking

Exhibit 9

Taxpayer ID No: XX-XXX3679
For Period Ending: 01/09/2017

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
04/12/16		American Auction Associates 508 West Brittany Drive Arlington Heights, Illinois 60004	Sale of Vehicles		\$18,022.57		\$18,022.57
			Gross Receipts \$23,500.00				
			debtor's Exemption (\$4,282.00)	8100-002			
		American Auction Associates, Inc. 508 West Brittany Drive Arlington Heights, IL	(\$1,195.43)	3620-000			
	13		1956 Chevy 210 Vehicle \$14,000.00	1129-000			
	14		1963 Plymouth Fury \$9,500.00	1129-000			
05/06/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$14.69	\$18,007.88
06/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$26.77	\$17,981.11
07/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$25.87	\$17,955.24
08/05/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$26.70	\$17,928.54
09/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$26.65	\$17,901.89
10/17/16		American Auctions Associates, Inc.	Refund of closing costs	3620-000		(\$245.43)	\$18,147.32
11/18/16	5001	Zane L. Zielinski 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Distribution			\$2,926.13	\$15,221.19
		Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order. (\$2,671.80)	2100-000			

Page Subtotals:

\$18,022.57

\$2,801.38

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-40305
Case Name: Joseph J. Tapella

Trustee Name: Zane L. Zielinski, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX4545
Checking

Exhibit 9

Taxpayer ID No: XX-XXX3679
For Period Ending: 01/09/2017

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
		Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order. (\$254.33)	2200-000			
11/18/16	5002	Alan D. Lasko & Associates P.C.	Distribution			\$1,798.28	\$13,422.91
		Alan D. Lasko & Associates P.C.	Final distribution representing a payment of 100.00 % per court order. (\$1,756.23)	3310-000			
		Alan D. Lasko & Associates P.C.	Final distribution representing a payment of 100.00 % per court order. (\$42.05)	3420-000			
11/18/16	5003	Illinois Department Of Revenue Bankruptcy Section P.O. Box 64338 Chicago, Illinois 60664-0338	Final distribution to claim 1 representing a payment of 100.00 % per court order.	5800-000		\$1,964.81	\$11,458.10
11/18/16	5004	Internal Revenue Service Centralized Insolvency Operations P.O. Box 7346 Philadelphia, Pa 19101-7346	Distribution			\$11,037.46	\$420.64
		Internal Revenue Service	Final distribution to claim 2 representing a payment of 100.00 % per court order. (\$10,850.65)	5800-000			
		Internal Revenue Service	Final distribution to claim 2 representing a payment of 1.49 % per court order. (\$186.81)	7100-000			
11/18/16	5005	Clerk, U.S. Bankruptcy Court	Remit to Court	7100-001		\$3.21	\$417.43
11/18/16	5006	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Distribution			\$417.43	\$0.00
		Pyod, Llc Its Successors And Assigns As Assignee	Final distribution to claim 3 representing a payment of 1.49 % per court order. (\$79.39)	7100-000			

Page Subtotals:

\$0.00

\$15,221.19

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-40305
Case Name: Joseph J. Tapella

Trustee Name: Zane L. Zielinski, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX4545

Checking

Taxpayer ID No: XX-XXX3679

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 01/09/2017

Separate Bond (if applicable):

Exhibit 9

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
		Pyod, Llc Its Successors And Assigns As Assignee	Final distribution to claim 4 representing a payment of 1.49 % per court order. (\$338.04)	7100-000			

COLUMN TOTALS	\$18,022.57	\$18,022.57
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$18,022.57	\$18,022.57
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$18,022.57	\$18,022.57

Page Subtotals:

\$0.00

\$0.00

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX4545 - Checking	\$18,022.57	\$18,022.57	\$0.00
	\$18,022.57	\$18,022.57	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$5,477.43		
Total Net Deposits:	\$18,022.57		
Total Gross Receipts:	\$23,500.00		

Page Subtotals:

\$0.00

\$0.00